

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Battie-Howard, Shiela L

Case No.:

23-10936

Judge:

Jerrold N. Poslusny, Jr.

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 07/20/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: AMC

Initial Debtor: SLBH

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 720.00 per month to the Chapter 13 Trustee, starting on August 1, 2023 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,250.00
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes and other debts	\$6,820.38

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
AmeriSave	Debtor's Home	\$97.27		\$97.27	\$17,53.04

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
NJClass	Student loans, paid outside plan; Son also paying down the student loans	pay outside plan, in part by son	\$1,050 per month

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative claims
- 3) Secured claims
- 4) Priority claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 02/01/2023.

<p>Explain below why the plan is being modified:</p> <p>Corrected amounts due to various creditors</p>	<p>Explain below how the plan is being modified:</p> <p>Corrected amounts due to various creditors.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 07/20/2023

/s/ Sheila L. Battie-Howard
Debtor

Date: _____

Joint Debtor

Date: 07/20/2023

/s/ Andrew M. Carroll
Attorney for Debtor(s)

In re:
Sheila L Battie-Howard
Debtor

Case No. 23-10936-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 03, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2023:

Recip ID	Recipient Name and Address
db	+ Sheila L Battie-Howard, 524 E Revere Court, Galloway, NJ 08205-3235
519829403	+ Amerisave Mortgage, 524 E Revere Court, Absecon, NJ 08205-3235
519829410	+ CBNA, PO Box 628, Olean, NY 14760-0628
519829416	Discover Student Loans, PO Box 309848, Salt Lake City, UT 84130
519829417	+ EnerBank, PO Box 30122, Salt Lake City, UT 84130-0122
519829421	+ Jefferson Hospital, in c/o Windham Professionals, Inc, 384 Main Street, Salem, NH 03079-2412
519829422	Kia Motors, PO Box 669891, Dallas, TX 75266
519830189	+ Marion Howard, Jr., 524 E Revere Court, Absecon, NJ 08205-3235
519838358	+ NJClass, PO Box 544, Trenton, NJ 08625-0544
519829423	+ NJClass Student loans, PO Box 538, Trenton, NJ 08625-0538
519829428	+ Sallie Mae, PO Box 653090, Dallas, TX 75265-3090
519829429	+ Selip & Stylianou, 10 Forrest Avenue, PO Box 914, Paramus, NJ 07653-0914
519829431	+ TD Bank, PO Box 218, Lewiston, ME 04243-0218

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2023 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 03 2023 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519829404	^ MEBN	Aug 03 2023 20:22:42	ARS Account Resolution, 1643 Harrison Parkway, Fort Lauderdale, FL 33323-2857
519829405	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 03 2023 20:28:00	Bank of America, 4060 Oglestown/Stanton Road, Newark, DE 19713
519829407	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 03 2023 20:28:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
519829408	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 03 2023 20:28:00	Boscovs, PO Box 659622, San Antonio, TX 78265-9622
519829409	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2023 20:37:46	Capital one, 1680 Capital One Blvd, Mc Lean, VA 22102-3407
519829411	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 03 2023 20:38:10	Citibank, 100 Citibank Drive, PO Box 769004, San Antonio, TX 78245-9004
519848864	Email/Text: bnc-quantum@quantum3group.com	Aug 03 2023 20:28:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519882021	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 03 2023 20:50:24	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519829413	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 03 2023 20:28:00	Comenity Bank, PO Box 182273, Columbus, OH

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			43218-2273
519880593	Email/Text: BKCourtNotices@yourmortgageonline.com	Aug 03 2023 20:28:00	Amerisave Mortgage Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519829414	+ Email/Text: electronicbkydocs@nelnet.net	Aug 03 2023 20:28:00	Department of Education, PO Box 7860, Madison, WI 53707-7860
519918049	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 03 2023 20:28:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
519829415	+ Email/Text: mrdiscen@discover.com	Aug 03 2023 20:28:00	Discover Bank, PO Box 30416, Salt Lake City, UT 84130-0416
519834036	Email/Text: mrdiscen@discover.com	Aug 03 2023 20:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519835830	+ Email/Text: DSLBKYP@discover.com	Aug 03 2023 20:29:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
519829418	Email/Text: bankruptcycourts@equifax.com	Aug 03 2023 20:28:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
519829419	^ MEBN	Aug 03 2023 20:22:42	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
519842356	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 03 2023 20:29:00	Hyundai Lease Titling Trust, P.O. Box 20825, Fountain Valley, CA 92728-0825
519829420	+ Email/Text: Bankruptcy@ICSystem.com	Aug 03 2023 20:28:00	IC Systems, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
519865172	Email/PDF: resurgentbknofications@resurgent.com	Aug 03 2023 20:38:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519851294	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 03 2023 20:28:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519829425	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:38:15	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
519855079	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:50:30	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
519855106	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:38:02	Portfolio Recovery Associates, LLC, c/o BEST BUY, POB 41067, Norfolk, VA 23541
519855080	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:38:04	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
519855081	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:50:20	Portfolio Recovery Associates, LLC, c/o JC PENNEY, POB 41067, Norfolk, VA 23541
519855076	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 03 2023 20:38:10	Portfolio Recovery Associates, LLC, c/o U.S. BANK NATIONAL ASSOCIATION, POB 41067, Norfolk, VA 23541
519829426	Email/Text: signed.order@pfwattorneys.com	Aug 03 2023 20:28:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
519829424	+ Email/PDF: gecsedl@recoverycorp.com	Aug 03 2023 20:38:10	PayPal, 170 Election Road, Suite 125, Draper, UT 84020-6425
519829427	^ MEBN	Aug 03 2023 20:22:42	Prosper Marketplace, 221 Main Street, San Francisco, CA 94105-1906
519890878	+ Email/Text: bncmail@w-legal.com	Aug 03 2023 20:29:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519884938	Email/Text: bnc-quantum@quantum3group.com	Aug 03 2023 20:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519884937	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0312-1

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		Aug 03 2023 20:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519829430	+ Email/PDF: gecsedl@recoverycorp.com	Aug 03 2023 20:38:07	Synchrony Bank, PO Box 530912, Atlanta, GA 30353-0912
519886716	+ Email/PDF: ebn_ais@aisinfo.com	Aug 03 2023 20:37:54	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519829825	+ Email/PDF: gecsedl@recoverycorp.com	Aug 03 2023 20:37:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519864878	+ Email/Text: bncmail@w-legal.com	Aug 03 2023 20:29:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519837128	^ MEBN	Aug 03 2023 20:22:46	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519829432	^ MEBN	Aug 03 2023 20:22:40	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519829406	*	Bank of America, 4060 Ogletown/Stanton Road, Newark, DE 19713
519829412	*+	Citibank, 100 Citibank Drive, PO Box 769004, San Antonio, TX 78245-9004

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Carroll	on behalf of Debtor Sheila L Battie-Howard AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Brian C. Nicholas	on behalf of Creditor AmeriSave Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5